

DECISION FRAMEWORK · INVESTING

Investment Vehicle Selection Matrix

Compare and select the right investment accounts based on your goals, timeline, and tax situation

6 steps · with space for your answers

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Define Your Investment Goal

KEY QUESTIONS

- What are you investing for (retirement, education, home, general wealth)?
- What is your target amount?
- What is your timeline to use these funds?
- How accessible do you need the money to be?

Considerations. Different goals require different account types. Retirement accounts offer tax advantages but restrict access; taxable accounts offer flexibility.

YOUR NOTES

Analyze Your Tax Situation

KEY QUESTIONS

- What is your current marginal tax rate?
- Do you expect to be in a higher or lower tax bracket in retirement?
- Does your state have income tax?
- Do you have access to employer matching?

Considerations. If you expect higher taxes later, Roth accounts may be better. If lower, traditional accounts may be preferable.

YOUR NOTES

Evaluate Account Access Needs

KEY QUESTIONS

- When will you need to access these funds?
- Are you comfortable with early withdrawal penalties?
- Do you need penalty-free access for emergencies?
- Will required minimum distributions affect your plans?

Considerations. Retirement accounts have penalties for early withdrawal (before 59.5). Plan for short-term needs in accessible accounts.

YOUR NOTES

Maximize Employer Benefits

KEY QUESTIONS

- Does your employer offer 401(k) matching? What percentage?
- What is the vesting schedule?
- Are the investment options and fees reasonable?
- Is a Roth 401(k) option available?

Considerations. Always contribute enough to get the full employer match—it's an immediate 50-100% return on your investment.

YOUR NOTES

Prioritize Account Funding

KEY QUESTIONS

- Have you maxed out your employer match?
- Are you eligible for an HSA (triple tax advantage)?
- Are you eligible for Roth IRA contributions?
- Should you maximize 401(k) or fund a taxable account?

Considerations. General priority: 401(k) to match → HSA → Roth IRA → 401(k) to max → Taxable brokerage. Adjust based on your specific circumstances.

YOUR NOTES

Compare Account Options

KEY QUESTIONS

- What are the contribution limits for each account type?
- What investment options are available in each?
- What are the fees in employer-sponsored plans?
- How do withdrawal rules differ between accounts?

Considerations. Create a comparison chart showing tax treatment, limits, access rules, and investment options for each account you're considering.

YOUR NOTES

Decision summary

My decision:

Why, in one sentence:

Date to revisit:
